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PATENT
5681-20500/P7886

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/654,733
Filed: September 4, 2003
Inventor:
Emrys J. Williams

Examiner: Agwumezie, Charles C
Group/Art Unit: 3621
Atty. Dkt. No: 5681-20500

**Title: Method and Apparatus
Having Multiple Identifiers
for Use in Making
Transactions**

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office (Fax No. (571) 273-8300), on the date indicated below.

Robert C. Kowert
Printed Name

[Signature] _____ Oct

October 23, 2006
Date

RESPONSE TO OFFICE ACTION OF JULY 24, 2006

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action of July 24, 2006, to further highlight why the application is in condition for allowance.

Please amend the case as listed below.